

Health insurance options for people with disabilities

- Updates and new information -

Many programs in the *Health insurance options for people with disabilities* publication are undergoing changes due to state budget cuts and federal health care reform. The following is a brief overview of these changes. For the latest information, go to www.insurance.wa.gov and www.healthcare.gov.

Updates to the existing publication

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Basic Health Plan

This program has a long wait list. However, people in several categories can move to the top of the waiting list. To see if you qualify, go to <http://www.basichealth.hca.wa.gov/>. See a list of new health plans and programs at the end of this insert.

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Medicaid

Health care reform (the Affordable Care Act) will expand Medicaid in 2014 to cover eligible adults who meet income requirements, but who aren't included in current Categorically Needy medical programs. To find out if you qualify for Medicaid, call 1-877-501-2233, or go to www.dshs.wa.gov/onlinecso. If you're already enrolled and need more information about your benefits, call 1-800-562-3022.

DSHS also made many cuts in medical coverage that took effect Jan. 1, 2011. The affected areas include:

- Dental
- Hearing
- Therapies
- Vision services
- Foot care

The medical benefits attached to **Disability Lifeline (formerly General Assistance Unemployable or GAU)** have changed. A new state law ends this program on Oct. 31, 2011 and creates three new programs on Nov. 1, 2011:

- Aged, Blind and Disabled Cash Assistance Program
- Pregnant Women Assistance Program
- Housing and Essential Needs

Contact information for the three new programs will remain the same as for the Disability Lifeline. For more information call the Department of Social and Health Services at 1-877-501-2233, or to submit an application, go online to Washington Connections at www.washingtonconnection.org/home/.

For information about DSHS cuts, go to: <http://www.dshs.wa.gov> and click on "Legislative session policy and budget highlights." (See the end of this insert for additional resources on low-cost dental, vision, and other medical services.)

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Department of Veterans Affairs

Instead of contacting the federal Department of Veterans Affairs (VA), contact the Washington State Department of Veterans Affairs for VA benefit information at 1-800-562-2308 or go to www.dva.wa.gov

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When will I get Medicare?

With regard to applying for Medicare benefits with the Social Security Administration (SSA), SSA also offers an expanded list of compassionate allowances conditions at www.ssa.gov.

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Help with prescription drug costs

If you're on Medicare, find out if you qualify for help with paying for your prescriptions. Get information about applying for the Medicare Savings Programs and Part D Extra Help (LIS) at <http://www.insurance.wa.gov/consumers/medicare/index.shtml> or contact your local SHIBA or Area Agency on Aging office for help.

Medicaid programs

Due to budget cuts, Medicaid no longer helps everyone with Part D copays.

In 2012, Washington state will expand enrollment into its existing chronic care management program for people who are eligible for both Medicaid and Medicare. Check out www.dshs.wa.gov for details and updates.

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Medicare Advantage plans

Get a list of available Medicare Advantage plans by county at: <http://www.insurance.wa.gov/consumers/medicare/>. However, if you decide to go with a Medicare Advantage plan, first check with your providers to make sure they accept the plan.

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Medigap (Medicare Supplement) plans

The following companies offer a Medicare Supplement plan to people under age 65 who are on Medicare due to disabilities:

- Washington State Health Care Authority Blue Cross Premiera Plans: 1-800-752-6663
- United American: 1-972-529-5085

Washington State Insurance Pool (WSHIP)

The WSHIP Basic Plan (supplementing Medicare) is only for people in counties with a limited choice of Medicare Advantage plans. Note: Because the following counties have ample Medicare Advantage plans, the WSHIP Basic Plan is not available in Clark, King, Lewis, Pierce, Skagit, Snohomish, Spokane, Thurston, and Whatcom counties.

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If you're not eligible for Medicare, you may qualify for these additional plans:

- Washington Health Plan
- Pre-existing Condition Insurance Plan

For more information, see the next section in this insert.

If you're not on Medicare, check out these new health plans and programs, and resources

Washington Health Plan

Washington Health Plan is managed by the Washington State Health Care Authority (HCA) and may cost less than regular health insurance. Depending on what plan you choose, it pays limited benefits of up to \$75,000 or \$100,000 per calendar year. Get plan details at www.washingtonhealth.hca.wa.gov. To apply, go to: <http://www.washingtonhealth.hca.wa.gov/apply.html>.

Pre-existing Condition Insurance Plan

The pre-existing Condition Insurance Plan (PCIP), created by federal health care reform, is run by the Washington State Health Insurance Pool. It's a federally-funded program designed to serve as a bridge to 2014, when health reform takes effect and people can no longer be denied insurance due to a pre-existing condition. You qualify if you:

- Have a pre-existing condition;
- Are a U.S. citizen and WA resident; and
- Haven't had any insurance for at least six months.

Get details about PCIP-WA, including the list of pre-existing medical conditions at <https://www.wship.org/PCIP-WA>.

Health care for children

The individual health insurance market has two new open enrollment periods for children under age 19. Parents who want to add their children or buy an individual health insurance policy for their child must do so each year between:

- March 15-April 30
or
- Sept. 15-Oct. 31

For more information, go to: <http://www.insurance.wa.gov/consumers/health/enrolling-children.shtml>.

Health care for young adults

Health care reform requires all health plans that cover dependents to cover kids up to age 26, regardless of whether or not the kids live at home. For more information, contact your insurance company or go to www.insurance.wa.gov or www.healthcare.gov.

Prescription costs

Some help also is available with prescription drug costs. To find out your options, go to: <http://www.insurance.wa.gov/consumers/health/prescriptiondrugs.shtml>.

Check out the **Washington Prescription Drug Program** discount card. It's a free program for Washington state residents. It provides discounts of up to 60 percent on generic drugs and up to 20 percent on brand name drugs. To get more information, go to: www.rx.wa.gov.

Additional resources you may want to consider

Cancer screenings (breast, cervical, colon): <http://www.doh.wa.gov/cfh/bcchp/>

Community clinics by county: <http://www.chs.hca.wa.gov/clinics.html>

Dental resources by county: <http://doh.wa.gov/cfh/oralhealth/findcare/default.htm>

Direct care clinics/retainer medicine: www.insurance.wa.gov/consumers/health/direct-health-care-practices.shtml

Discount plans: www.insurance.wa.gov/consumers/health/discount-health-plans.shtml

Free medical/dental clinics: <http://www.freemedicalcamps.com/vcity.php?stateid=WA>
<http://wafreeclinics.org/clinics.html>

Hearing aids: <http://www.starkeyhearingfoundation.org/hear-now.php>

Prescription drugs: <http://www.rx.wa.gov/> http://www.insurance.wa.gov/publications/medicare/paying_for_prescription_drugs.pdf

Rural health clinics: http://www.doh.wa.gov/hsqa/ocrh/RHC/Fed_DesignRHCs.pdf

Vision resources: <http://www.preventblindness.org/vlc/resources.htm> or <http://www.dsb.wa.gov/>



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